

Table ID2a. Average annual employee contribution for family coverage in exclusive-provider plans¹ in private establishments² offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	Firm Size ³							
	All firm sizes	Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more employees
Average annual employee contribution for family coverage exclusive-provider plans								
United States.....	\$1,335	\$1,053	\$1,412	\$1,620	\$1,656	\$1,191	\$1,406	\$1,319
Industry group								
Agriculture, forestry, and fishing.....	893	*938	*304	766	*1,172	2,193	742	*1,237
Mining.....	1,117	#	—	#	#	875	#	1,093
Construction.....	1,386	829	*998	1,917	1,804	1,223	1,305	1,589
Manufacturing.....	949	*559	1,073	1,417	1,092	827	1,180	921
Transportation, Communication, and Utilities.....	1,009	*1,822	1,173	1,591	1,414	759	1,640	885
Wholesale Trade.....	1,391	*855	1,536	1,474	1,831	1,183	1,326	1,422
Retail Trade.....	2,064	1,478	1,994	1,667	3,245	1,820	1,607	2,236
Finance, Insurance, and Real Estate....	1,655	1,573	1,923	2,290	1,739	1,527	2,147	1,598
Services.....	1,448	1,024	1,507	1,638	1,659	1,393	1,384	1,461
Ownership								
For profit.....	1,351	999	1,460	1,712	1,722	1,175	1,422	1,334
Incorporated.....	1,321	1,032	1,468	1,650	1,697	1,146	1,416	1,298
Unincorporated.....	1,654	902	*1,407	2,355	1,889	1,624	1,453	1,758
Non-profit.....	1,260	1,416	1,107	1,258	1,541	1,170	1,409	1,244
Other.....	1,471	*2,563	*575	*635	1,004	1,728	*947	1,536
Age of firm								
Under 5 years.....	1,684	1,096	*1,666	1,696	2,820	1,142	1,408	1,871
5-9 years.....	1,365	1,274	1,173	2,039	1,489	944	1,495	1,289
10-19 years.....	1,383	1,124	1,483	1,657	1,677	1,043	1,458	1,338
20 or more years.....	1,294	878	1,387	1,513	1,598	1,191	1,338	1,288
Number of locations in firm								
Two or more locations.....	1,315	*1,145	1,462	1,685	1,755	1,213	1,590	1,302
One location.....	1,373	1,051	1,401	1,595	1,545	1,005	1,370	1,376
Metropolitan area indicator								
Metropolitan area.....	1,337	1,045	1,393	1,628	1,675	1,190	1,406	1,322
Non-metropolitan area.....	1,293	1,127	1,770	1,472	1,278	1,200	1,398	1,255
Percent of full-time employees								
Less than 25 percent.....	1,189	*1,176	*2,952	*1,210	2,201	*839	*1,263	1,171
25-49 percent.....	1,197	1,380	1,829	1,526	1,705	991	1,715	1,120
50-74 percent.....	1,624	1,294	*2,112	1,800	1,875	1,536	1,672	1,615
75 percent or more.....	1,302	961	1,328	1,617	1,615	1,152	1,364	1,288
Whether establishment has union employees								
No union employees.....	1,442	1,059	1,397	1,728	1,726	1,280	1,440	1,442
Union employees.....	913	*923	*1,441	798	1,447	763	882	915
Percent of low-wage employees ⁴								
50 percent or more of employees are low-wage.....	1,671	*657	*1,701	1,884	2,185	1,661	1,340	1,928
Less than 50 percent of employees are low-wage.....	1,321	1,061	1,404	1,616	1,684	1,052	1,409	1,293

¹ Exclusive-provider plans are HMO or EPO plans as reported by respondent.

² An establishment is defined as a business at a single physical location.

³ Number of employees nationwide as reported by respondent.

⁴ Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

— Quantities Zero

Estimate suppressed to protect confidentiality.

* Figure does not meet standard of reliability or precision.

NOTE: Estimates in this table are based on plans offered during the 1993 benefit year.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).

Table ID2a. Standard errors for average annual employee contribution for family coverage in exclusive-provider plans¹ in private establishments² offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	Firm Size ³							
	All firm sizes	Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more employees
Standard errors								
United States.....	42	108	142	78	123	56	76	48
Industry group								
Agriculture, forestry, and fishing.....	174	*512	*131	181	*670	344	149	*436
Mining.....	221	#	—	#	#	170	#	223
Construction.....	175	214	*317	333	314	215	229	218
Manufacturing.....	58	*236	284	118	98	84	159	62
Transportation, Communication, and Utilities.....	122	*932	346	242	212	131	281	120
Wholesale Trade.....	113	*345	415	150	277	159	236	125
Retail Trade.....	196	232	396	222	429	215	204	238
Finance, Insurance, and Real Estate....	92	338	473	344	171	112	292	96
Services.....	71	152	282	174	122	101	143	80
Ownership								
For profit.....	49	116	156	83	154	65	83	57
Incorporated.....	51	143	146	85	174	68	83	61
Unincorporated.....	150	181	*663	268	257	252	281	176
Non-profit.....	74	262	309	212	137	98	206	79
Other.....	221	*973	*417	*265	291	245	*378	231
Age of firm								
Under 5 years.....	315	203	*1,030	374	839	161	406	433
5-9 years.....	105	286	254	272	204	113	180	125
10-19 years.....	86	210	254	145	179	139	142	106
20 or more years.....	50	145	171	96	154	60	99	55
Number of locations in firm								
Two or more locations.....	55	*481	287	151	181	59	194	57
One location.....	61	110	161	91	157	138	82	89
Metropolitan area indicator								
Metropolitan area.....	43	116	149	82	128	58	80	50
Non-metropolitan area.....	99	238	212	211	218	162	148	124
Percent of full-time employees								
Less than 25 percent.....	244	*604	*1,213	*376	292	*293	*445	282
25-49 percent.....	178	343	431	271	187	210	266	185
50-74 percent.....	105	283	*727	260	168	143	290	112
75 percent or more.....	46	118	136	86	147	62	80	54
Whether establishment has union employees								
No union employees.....	43	111	144	82	99	66	78	51
Union employees.....	120	*383	*706	190	416	109	263	127
Percent of low-wage employees ⁴								
50 percent or more of employees are low-wage.....	164	*264	*842	309	316	211	295	175
Less than 50 percent of employees are low-wage.....	45	113	145	81	134	55	79	54

¹ Exclusive-provider plans are HMO or EPO plans as reported by respondent.

² An establishment is defined as a business at a single physical location.

³ Number of employees nationwide as reported by respondent.

⁴ Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

_ Quantities Zero

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SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).